

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Russell David Garber
Debtor

Case No. 13-01049-RNO
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1

User: karendavi
Form ID: 3180W

Page 1 of 2
Total Noticed: 31

Date Rcvd: Mar 12, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 14, 2018.

db +Russell David Garber, 271 North Race Street, Middletown, PA 17057-2246
4337581 +American InfoSource LP as agent for, DIRECTV, LLC, Mail Station N387, 2230 E Imperial Hwy, El Segundo, CA 90245-3504
4270779 BUREAU OF BUSINESS, TRUST FUND TAXES, PO BOX 280904, HARRISBURG, PA 17128-0904
4270780 BUREAU OF INDIVIDUAL TAXES, PO BOX 280432, HARRISBURG, PA 17128-0432
4270784 +HARRIS RESEARCH INC, 1530 N 1000 W, LOGAN UT 84321-1966
4343491 +Harris Research Inc, 124 12th Ave South Ste 300, Nasville, TN 37203-3146
4291166 +Hibu, Inc, c/o RMS Bankruptcy Recovery Services, P.O. Box 5126, Timonium, Maryland 21094-5126
4270786 +KEYSTONE COLLECTION GROUP, 546 WENDEL ROAD, IRWIN, PA 15642-7539
4270787 +LCTBC, PO BOX 11444, LANCASTER, PA 17605-1444
4372289 +Lakeview Loan Servicing, LLC, 80 Holtz Drive, Cheektowaga, New York 14225-1470
4270788 MARINER FINANCE, PO BOX 35394, BALTIMORE, MD 21222-7394
4270789 MEMBERS 1ST FCU, VISA, PO BOX 4517, CAROL STREAM, IL 60197-4517
4270790 +NORTH SHORE AGENCY, 4000 E FIFTH AVE, COLUMBUS, OH 43219-1811
4270791 PA DEPARTMENT OF REVENUE, BUREAU OF INDIVIDUAL TAXES, DEPT 280431, HARRISBURG, PA 17128-0431
4270793 +SHIELD, SECURE PROCESSING CENTER, 10776 AURORA AVE, URBANDALE, IA 50322-2074
4270794 SHORE MORTGAGE, PO BOX 513738, LOS ANGELES, CA 90051-3738
4270798 YELLOW BOOK MID ATLANTIC, PO BOX 11815, NEWARK, NJ 07101-8115

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4270781 +E-mail/Text: petriebkcy@aol.com Mar 12 2018 18:59:45 CHARLES E. PETRIE,
3528 BRISBAN STREET, HARRISBURG, PA 17111-1803
4270782 EDI: CITICORP.COM Mar 12 2018 22:53:00 CITICARDS, PO BOX 183113,
COLUMBUS, OH 43218-3113
4270783 EDI: DIRECTV.COM Mar 12 2018 22:53:00 DIRECTV, PO BOX 11732, NEWARK, NJ 07101-4732
4270785 EDI: IRS.COM Mar 12 2018 22:53:00 IRS, PO BOX 7346, PHILADELPHIA, PA 19101-7346
4313741 +EDI: OPHSUBSID.COM Mar 12 2018 22:53:00 KEYSTONE RECOVERY PARTNERS, SERIES II,
C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
4339698 EDI: RESURGENT.COM Mar 12 2018 22:58:00 LVNV Funding, LLC its successors and assigns as,
assignee of Bank of America, N.A., Resurgent Capital Services, PO Box 10587,
Greenville, SC 29603-0587
4529814 E-mail/Text: camanagement@mtb.com Mar 12 2018 18:59:09 M & T Bank, P.O. Box 1288,
Buffalo, New York 14240
4319889 +E-mail/Text: unger@members1st.org Mar 12 2018 18:59:46 Members 1st Federal Credit Union,
5000 Louise Drive, POB 40, Mechanicsburg, PA 17055-0040
4276150 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Mar 12 2018 18:59:14
Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946,
Harrisburg PA 17128-0946
4270795 EDI: NEXTEL.COM Mar 12 2018 22:53:00 SPRINT, PO BOX 4191, CAROL STREAM, IL 60197-4191
4312173 EDI: NEXTEL.COM Mar 12 2018 22:53:00 Sprint Nextel, Attn: Bankruptcy Dept, PO Box 7949,
Overland Park KS 66207-0949
4270796 +E-mail/Text: risk@trisourcesolutions.com Mar 12 2018 18:58:52 TRISOURCE SOLUTIONS LLC,
2117 STATE STREET STE 301, BETTENDORF IA 52722-5172
4270797 EDI: WFFC.COM Mar 12 2018 22:53:00 WELLS FARGO DEALER SERVICES, PO BOX 25341,
SANTA ANA, CA 92799-5341
4285063 EDI: WFFC.COM Mar 12 2018 22:53:00 Wells Fargo Bank, N.A.,
dba Wells Fargo Dealer Services, P.O. Box 19657, Irvine, CA 92623-9657

TOTAL: 14

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

4270792* +Russell David Garber, 271 North Race Street, Middletown, PA 17057-2246
4287812 ##+Mariner Finance, LLC, 3301 Boston St, Ste 201, Baltimore, MD 21224-4979

TOTALS: 0, * 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 14, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 12, 2018 at the address(es) listed below:

Ann E. Swartz on behalf of Creditor Lakeview Loan Servicing, LLC ASwartz@mwc-law.com, ecfmail@mwc-law.com
Charles E. Petrie on behalf of Debtor 1 Russell David Garber petriebkcy@aol.com
Charles J DeHart, III (Trustee) dehartstaff@pamdl3trustee.com, TWecf@pamdl3trustee.com
James Warmbrodt on behalf of Creditor Lakeview Loan Servicing, LLC bkgroup@kmllawgroup.com
Joshua I Goldman on behalf of Creditor Lakeview Loan Servicing, LLC bkgroup@kmllawgroup.com, bkgroup@kmllawgroup.com
Michael J Clark on behalf of Creditor Lakeview Loan Servicing, LLC bkgroup@kmllawgroup.com
Thomas I Puleo on behalf of Creditor Lakeview Loan Servicing, LLC tpuleo@kmllawgroup.com, bkgroup@kmllawgroup.com
United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 8

Information to identify the case:

Debtor 1 **Russell David Garber**
First Name Middle Name Last Name

Debtor 2
(Spouse, if filing)
First Name Middle Name Last Name

United States Bankruptcy Court **Middle District of Pennsylvania**

Case number: **1:13-bk-01049-RNO**

Social Security number or ITIN **xxx-xx-6675**
EIN **-----**
Social Security number or ITIN **-----**
EIN **-----**

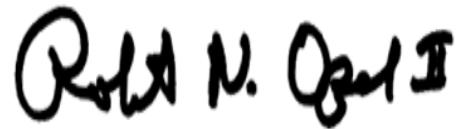
Order of Discharge**12/15**

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Russell David Garber
aka Russell D Garber, dba Capital Area ChemDry

By the
court:

March 12, 2018



Honorable Robert N. Opel, II
United States Bankruptcy Judge

By: karendavis, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.